

## Student Welfare

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## Loan Department

**Article (1):** Fund loans will be paid to applicant students provided they have moral competence and respect to student affairs, have priority in financial need, make a notarized commitment and register in the minimum number of required courses according to educational regulations (final year students with at least half of the required courses).

**Note:** No loans will be paid to students who do not have a central code.

**Article (3):** Granting any loans and facilities (dormitory, etc.) before obtaining the notarized commitment document of number one is prohibited.

**Article (4):** Repayment of all paid loans (does not include housing deposit) to eligible medical students, including daily shift, nightly shift, salaried ... will be postponed until after graduation.

**Article (5):** Students who have used the loans provided by the Student Welfare Fund for any reason, but the payment of loans to them is prohibited, are obliged to repay the amounts received to the Welfare Fund altogether. Obviously, the continuation of loan payments to these students after fulfilling the conditions for receiving loans is subject to the full payment of the mentioned loans.

**Article (7):** The payment of any loan to students of discontinuous educational degrees is subject to the determination of the debt of their previous courses.

**Note:** Such students must pay their previous debt based on installments and receipts received at the due date or, if they wish, defer their debt to the completion of a new grade, which requires the following detailed measures:

- A- Receiving a new certificate of being student from the educational affairs of the university
- B- Delivery of notarized commitment for the new grade (sample form should be prepared from the welfare unit)
- C- Certificate of being student and a copy of a notarized commitment, along with the request to defer the debt of the previous grade, should be sent to the Tehran Student Welfare Fund. (Original version of notarized commitment should be delivered to the welfare unit)

**Article (8):** Payment of loans to transferred students is permitted in accordance with the criteria, and guest students must apply for a loan through the (main) resident university.

**Article (9):** Student and necessary loans for excellent students of universities (according to the method of incentive letter for students of medical universities, notified in letter No. 11969/31 dated 08/06/2001, if requested at the discretion of the Student Welfare Fund, can be increased up to three times)

### **Student and housing loans:**

**Article (10):** Monthly student loan of 1,900,000 Rials for single students and 4,250,000 Rials per month for married students.

**Note 1:** Married male students are entitled to a monthly child allowance of 500,000 Rials per child (up to 3 children).

**Note 2:** Female students who are dependent on their child or children due to the martyrdom, death, disability of their spouse or divorce, can also benefit from the right of children with legal documents.

**Article (13):** The monthly mortgage for single students is 1,500,000 Rials per month and for married students is 3,000,000 Rials per month.

**Article (14):** Mortgages are paid only to students who are not in the family residence or do not live in student dormitories and provide an approved lease (official and with a tracking code) in accordance with other criteria.

**Note:** Eligible students of daily shift can receive a student loan and housing loan every semester and two months in the summer, if necessary.

**Article (17):** The period of using student loan and housing loan during the study in compliance with the educational regulations is as follows:

- Associate Degree and Discontinuous Bachelor Degree and Discontinuous Master: Maximum 4 semesters
- Continuous Bachelor Degree: Maximum 8 semesters
- General Doctorate: Maximum 14 semesters

**Note 1:** Payment of student loan and housing loan to nightly shift students and students of other educational degrees not mentioned in the above article is prohibited.

**Note 2:** If the student does not use the loan in any periods during the course of study, the said period will be considered as part of the course mentioned in Article 17 and he/she can use the rest of the course period.

**Article (18):** Payment of student loan and housing loan to students with formal and stable jobs and scholarships and with recipients of scholarships from other places is prohibited.

Payment of other loans is unrestricted by observing the relevant rules.

**Article (19):** 4% commission is granted for student loan and housing loan.

### **Alavi Organization Loan:**

Executive instructions for the use of the granted facilities

Alavi Organization in support of talented and committed deprived students

## **Chapter One – Generalities**

**Article (1):** Definition: The terms used in this instruction are as follows:

- Ministry: Ministry of Health and Medical Education
- Organization: Alavi Organization
- Fund: Student Welfare Fund of the Ministry of Health and Medical Education
- University: Universities of Medical Sciences and Higher Education Institutions
- Students: daily shift and nightly shift students studying in the fields of medicine and paramedical {with the exception of the International Campus (International)}
- Deputy: Deputy of Student and Cultural Affairs of Medical Universities
- Software: Alavi Organization students' integrated welfare system software
- Loan: Alavi Organization loan

**Article (2):** The loan of the applicant students will be paid to students provided they have moral competence and respect to student affairs, having priority on financial needs and the following two conditions:

- High deprivation coefficient of student permanent residence (deprivation coefficient 5 and above)
- GPA of 14 in bachelor's, master's and professional doctoral degrees

**Note 1:** The loan is granted to a student who meets all of the above conditions one and two, along with one of the conditions of Article 7.

**Article (3):** Granting a loan is allowed only after receiving a salary deduction letter from the student guarantor and scanning it in the software.

**Note 2:** In order to guarantee the loan, a deduction letter from the salaries of official, contract, contract and retired employees of the government is accepted.

**Note 3:** In the letter of deduction of salary as a guarantee, the title of the letter should be the Alavi Organization

**Article (4):** The loan application will be valid with the approval of the Deputy of the University.

**Article (5):** Payment of loans to transferred students is unimpeded in accordance with the criteria, guest students must also apply for a loan through the university of origin.

**Article (6):** Students who have used the loans granted for any reason, but were not allowed, are obliged to repay the amounts received altogether to the welfare affairs of the students of the Alavi Organization

## Chapter 2 - Alavi Organization loan conditions

**Article (7):** Students who have one of the following conditions, with the approval of the relevant authorities, along with all the conditions of Article (2), are given priority in receiving the Alavi Organization loan.

- The first to third persons of the Quranic competitions of the country's universities
- First to third place in international Quranic competitions
- Active Basij with the emphasis of the relevant organs
- Fighter (at least 6 months on the front)
- Wife and child of fighter with at least 6 months on the front
- Freed person
- Wife and child of freed person
- Wounded fighter (at least 50% of veterans)
- Spouse and child of a wounded fighter with 50% being wounded
- Martyr's wife and child
- Special cases with the approval of the esteemed president of the Organization of the Oppressed and the CEO of the Alavi Organization

**Article (8):** Universities must, in compliance with the criteria set forth in Chapter One, create a list of eligible students in the Fund's software and print and submit the entire list in one copy, including a cover letter.

## Chapter 3 - Loan amount and duration of Alavi Organization loan

**Article (9):** Amount of student loan:

- Single students in each semester 8,000,000 Rials
- Married students in each semester 15,000,000 Rials

**Article (10):** The period of using the loan for students based on the degree is as follows:

- Discontinuous bachelor's and discontinuous master's degrees for a maximum of 4 semesters
- Continuous bachelor's degree up to 8 semesters
- Professional doctoral degree up to 14 semesters

- Specialized doctorate and specialization for a maximum of 8 semesters

#### Chapter Four – Repayment

**Article (11):** Repayment of the loan of Alavi Organization is six months after graduation in installments (maximum number of installments for all graduates is twenty installments and minimum each installment is one million Rials).

**Note 4:** Regarding the repayment of students who are accepted in higher degrees, the instructions on how to repay the facilities granted by the Student Welfare Fund of the Ministry of Health and Medical Education will be followed.

**Article (12):** The Student Affairs of the university must record any change in the status of the student, including expulsion, dropout, transfer, guest and graduation, in accordance with the payment criteria and in the form of debt amount forms in the software. It should be noted that if the student is a guest in a university in different years, separate degrees of being guest should be created and announced. If the student has been in several universities at the same degree, before issuing the debt amount form, the necessary follow-up should be done in the field of completing the completion of that degree by the university.

**Article (13):** Information items in the form related to the salary deduction letter / postal address, landline and mobile phone and if there is a guarantor e-mail address in the students' file should be completed, and the salary deduction letter and the debt amount form should be scanned in the software.

**Article (14):** If a student has two files in the same university at the same degrees (for example, transfer file and graduation file in a university) at the time of registration of graduation, all payment information will be collected in the data collection.

This instruction consists of 4 chapters, 14 articles and 4 notes and is applicable from 10/11/2015.

#### Emergency loan:

**Article (20):** Necessary loan will be paid once to daily shift students who face financial difficulties as a result of events, after one year from the beginning of their studies and observing the interval of 12 months.

- Associate and Bachelor Degrees: 10,000,000
- Continuous bachelor's degree and discontinuous master's degree: 10,000,000
- General Doctorate: 10,000,000
- Ph.D. and Specialty (Assistants): 10,000,000

**Article (30):** Students with the following qualifications, in addition to necessary loan, the required Article 20 will be paid twice the basic amount (50,000,000 Rials).

- The first to third persons (team and individual) of the sports and research olympiad of the country's universities
- The first to third persons (team and individual) of international and world student sports competitions
- The first to third persons of the Quranic competitions of the country's universities
- The first to third persons of the international Quranic competitions
- The first to third persons of the comprehensive internship and basic sciences exams of the medical universities of the country
- Students affected by natural disasters (floods, earthquakes, etc.) who are studying in one of the medical schools, and they or their families have been damaged in the earthquake.
- Students injured in accidents.
- Students with special and costly diseases.
- Students who are going on Hajj and pilgrimage to the holy shrines of Aaliyat will be paid a necessary loan in the amount of 70,000,000 Rials for all educational degrees.

**Article (31):** 4% commission is given to necessary loans.

### **Housing deposit:**

**Article (32):** Daily housing deposit for married students who are not in the family residence or do not live in student dormitories and provide an approved and official lease - with a tracking code, after at least one semester of study. Also, it is only awarded once during the study.

**Article (33):** Students of associate, bachelor and professional doctorates will be paid a housing deposit provided they have an average grade point of at least 12.

Housing deposits is paid to a professional doctor on condition that he/she has an average grade point of at least 12.

**Article (34):** Housing deposit will be paid to specialized assistants, Ph.D. and master's degree immediately after starting their studies.

**Article (35):** The housing deposit for associate, bachelor and general doctoral students is a maximum of 110,000 Rials and for postgraduate students (discontinuous master, doctoral and specialized assistants) is 150,000 Rials.

**Article (36):** 4% commission will be on the housing deposit.

**Article (38):** The amount of the prepayment and the date of the contract have been extended and the renting period should be recorded in the visit sheet from the student accommodation and computer according to the lease and a visit to the student accommodation.

**Note 1:** The amount of the payment will not be more than the amount of the prepayment stated in the lease.

**Note 2:** Housing deposit will not be paid to students who have not paid for their rent prepayment.

**Note 30:** If the couple are students, a housing deposit will be awarded to one of them.

**Article (39):** Students who live apart from their spouses will not be entitled to a housing deposit.

**Article (40):** Students who are divorced are required to return the housing deposit they received.

**Article (42):** Guest students are not entitled to a housing deposit.

**Article (43):** The rented house must be in the city of the place of study or the suburban cities of the place of study that can be moved.

**Article (44):** Students who have received a housing deposit, if they have graduated or their rental period has ended and they vacate the rented house, they must pay the amount of the deposit received exactly.

#### **Elite housing deposit:**

- Purpose: to support elites and top talents; Holders of the Organization's scientific and educational awards, in cooperation with the Fund, will provide housing loans in the form of Qarz al-Hasna.
- This loan is paid to the elites who have a letter of introduction from the Organization who are not residents of the dormitory and on the condition of renting a house.

#### **Loan payment amount and conditions**

- Eligible students will be introduced to the deputy with an official letter of introduction from the fund.
- The amount of the housing deposit is based on the diagnosis and introduction of the organization.
- Elite student without dormitory who has rented housing can use the elite housing insurance only once during his/her studies.
- The rented house must be in the city where you study.
- The housing payment can be paid up to the announced maximum and the amount of the housing deposit stated in the lease must be equal to the maximum of the housing deposit loan or more.
- Simultaneous receipt of loans and housing deposits of elite and other loans of the Fund is unimpeded.

#### **Insurance loan:**

**Article (47):** If students do not have any health insurances, they can register for free by visiting the health insurance organization's website at ([www.bimesalamat.ir](http://www.bimesalamat.ir)) and benefit from basic insurance benefits.

The guidelines for granting welfare facilities to excellent students have been developed in order to provide a part of the educational and living expenses of the excellent students as follows:

#### Article 1- Definitions

- A- An excellent student must meet one of the following requirements:
- The winners of the first to third ranks of the national entrance examination with the introduction of the country's education evaluation organization.
  - The winners of the first to third ranks of the entrance exam for the master's degree, specialized doctorate with the introduction of the secretariat of the Council for Education of Basic Medical, Health and Specialized Sciences, Pharmacy and Dentistry
  - The winners of the Kharazmi Festival with the approval of the Scientific and Industrial Research Organization of Iran.
  - Holders of medals of International Student Olympiads in the field of medical sciences with the approval of the Ministry
  - Owners of inventions or patents in the field of medical sciences with the approval of the Deputy of Research and Technology in accordance with the relevant regulations.

**Note:** 4% of the fee will be deducted from the per capita of the necessary student loan.

- B- B) Excellent student: An excellent student of a country is a student who (according to the method of incentive for students of medical universities notified in letter No. 11969/11 dated 08/06/2001 will be introduced by the excellent student incentive headquarters of the relevant ministry nationally (subject to the above-mentioned regulations)

#### Article 2: General and educational conditions of borrowers

- A- In accordance with the first chapter of the executive instructions for the use of loans.  
B- Excellent students can apply for a loan after one semester.  
C- Having a GPA of 17 is essential for excellent students when applying for a loan.

#### Article 3: The amount, type and manner of payment of welfare facilities

- A- Educational loan

Eligible students will receive three times of the student loan.

- B- Necessary loan:

Necessary loans are awarded three times of the allowable maximum to eligible students.

**Note:** 4% of the fee will be deducted from the per capita of the necessary student loan.

**Instructions for granting special assistance to students:**

In order to help cover part of the educational and living expenses of students who suffer from damages and problems due to natural disasters (floods, earthquakes, etc.) or who have special conditions, this instruction has been developed.

**Article 1:** Definition of a student eligible for special assistance

- Students affected by natural disasters (floods, earthquakes, etc.)
- Students injured in accidents
- Students with special and costly diseases
- Other similar cases at the discretion of the head of the Student Welfare Fund

**Article 2:** Amount of allowance

The above-mentioned students will receive a maximum of 50,000,000 Rials in grants just once.

**Instructions on how to pay loans (tuition) to students from paragraph of Note 2 of the Budget Law of the whole country in 2005 and part of paragraph 11 of Note 2 of the Budget Law of the whole country in 2006:**

In order to provide and systematize the implementation of the National Budget Law on the payment of tuition loans to students who are required to pay tuition fees to study, this instruction has been developed.

**Article 1:** Students who are accepted or will be accepted in all levels of the national examination system and examinations approved by the Ministry and are required to pay tuition fees to study will benefit from the relevant advantages within the framework of this instruction. They are not allowed to use other facilities of the fund and if they use the dormitory, they are obliged to pay in cash.

**Article 2:** General conditions of borrowers

- Prioritizing financial needs
- Making a notarized commitment with a valid guarantor before receiving the loan

**Article 3:** Educational conditions

- Enrolling in the minimum number of required courses according to educational regulations (as a full-time student)
- The student can apply for a loan during the authorized years of study.

**Tuition loan:**

**Article 4:** The loan amount (maximum of loan that can be granted in proportion to the tuition and expenses of each degree is as follows:

- Associate degree and discontinuous bachelor students will be paid the amount of 10,000,000 Rials in four times, each time a maximum amount is 2,500,000 Rials.
- Continuous bachelor students will be paid the amount of 56,000,000 Rials in eight times, each time the maximum amount is 7,000,000 Rials.
- Discontinuous master's degree students will be paid up to the amount of 100,000,000 Rials in four times, each time the maximum amount is 250,000,000 Rials
- Ph.D. students will be paid up to the amount of 200,000,000 Rials in eight times, each time is up to a maximum of 50,000,000 Rials
- Specialized state students (non-state) will be paid the amount of 200,000,000 Rials in five times, each time the maximum amount is 50,000,000 Rials.

**Note 1:** The loan will be paid to the account announced by the educational department of the university for the student tuition.

**Note 2:** Graduates who use tuition loans are obliged to repay the principal and fee of the loan received. (4% of the fee will be deducted from the per capita loan fee)

**Note 3:** Students who are eligible for a tuition loan cannot use any other loan.

#### Terms of repayment of loans and facilities received

- Before using any loan or dormitory, all students must prepare a notarized commitment document of the relevant ministry in one of the notary public offices in the country and carefully study its contents and submit them to the deputy of student and cultural affairs of the university.
- All students must receive the refund vouchers from the university of their place of study upon graduation and pay the amount stated in each of the vouchers no later than 6 months after graduation.
- Graduates who delay the payment of any of the papers or refuse to pay them will be subject to a fine in accordance with the regulations.
- Students who cancel, drop out and are expelled are required to pay a full refund to the Student Welfare Fund.
- Graduates applying to continue their education, if they are accepted in the next degree up to 6 months after graduation or completion of military service or during regular repayment of their debts, can postpone the repayment of their debts until after completing their studies in the new degree.

#### Admission and enrollment unit:

- Preparing and completing student file by student

- Receiving a sample of notarized commitment form by students to prepare in the registry offices and documents with relevant documents and delivering of them to the welfare unit in stated time.

**Note:** If you live in a dormitory and apply for student loans, a notarized commitment is required.

- Checking the insurance status of students.
- In case of using student loans, submitting the relevant form related to students to open an account in Tejarat Bank (located in Moallem Square - Ferdows Garden Branch) and providing the account number to the Welfare Unit.
- Obtaining the required document (copy of the first and second page of ID card - copy of the national card - a photo).
- All applications for student facilities and loans are made through the student facilities portal, which can be accessed in two ways as follows.

A- University website – Deputy of Student and Cultural Affairs - Student Facilities Portal

B- <http://portal.Srd.ir/longin.asp> x univ = ۱۳۶